

## SENATE AMENDMENTS TO SB 116 – SECURITY FREEZE

- 15 minute lift – By January 31, 2009 credit bureaus might lift a freeze within 15 minutes by telephone or FAX or secure email during normal business hours. Exemptions are made for natural disasters, interruptions in functioning of credit bureaus' computer systems. This amendment supported by AARP, Auto dealers, AG.
- AG to enforce 15 minute lift provision – requested by CDIA
- Deleted fee for removal of security freeze – (\$3 fees for placing and lifting still in bill)
- Credit bureaus must set up a system to allow consumers to pre-pay for multiple lifts. (Sen. Esp amendment.)
- Clarified that credit bureaus responsible for "actual" damages

### Amendments NOT adopted by Senate:

- Placement of security freeze for victims in 5 business days – Senate retained bill's original provision that for victims of ID theft a security freeze must be placed in 24 hours. (Victims are sitting ducks for ID theft and a great deal of damage is done in the initial weeks by thieves.)
- Delay effective date of bill to January of 2009- promoted by Auto Dealers, but defeated.
- No fee for lifting a freeze – supported by AARP and sponsor.

28 states have passed Security Freeze laws, Wyoming being the most recent.

Montana Senate vote: 49-0